

**FREDERICK COUNTY DEPARTMENT OF  
HOUSING AND COMMUNITY DEVELOPMENT**

520 North Market Street Frederick, MD 21701 301-600-6091  
[www.frederickcountymd.gov/Housing](http://www.frederickcountymd.gov/Housing) Hours 8:00 a.m. – 4:00 p.m.



## *Department Overview*

The Frederick County Department of Housing and Community Development (DHCD) operates a mix of affordable housing programs and resources for low to moderate-income renters, homeowners, homebuyers, and organizations that create and preserve affordable housing. The Department consists of nine full-time employees operating under a \$6.5 million dollar annual budget.

### **RENTAL ASSISTANCE PROGRAMS**

- **Housing Choice Voucher Program (Section 8):** (federal funding)  
Rental assistance for very low income households living in market housing –annually serve 500+ households; wait list 500+ currently closed
- **Bell Court Senior Housing:** (enterprise funding)  
County owned rental complex in Woodsboro provides 28 one- bedroom one- level townhomes for very low income seniors; wait list closed; FCDHCD staff perform property management.
- **Rental Allowance Program (RAP):** (state funding)  
Short term rental assistance for poverty level homeless or at risk homeless; referrals in partnership with the Religious Coalition for Emergency Human Needs-
- **Homelessness Prevention and Rapid Re-housing Program (HPRP):** (federal funding)  
Stimulus funded short term rental assistance for very low income homeless

### **HOMEBUYER PROGRAMS**

- **HOME Initiatives Program** (federal funding)  
Assistance to first time homebuyers for down payments and closing costs; up to \$7,000 deferred loans forgivable after 5 years

### **HOMEOWNER REPAIR/REHABILITATION PROGRAMS**

- **Special Loan Programs and Maryland Housing Rehab Program** (federal and state funding)  
Housing rehab programs to provide loans or grants to low income homeowners for home repairs, housing code violations, home replacements, plumbing, heating, electrical, structural, or handicap modifications, lead removal, and other emergency items

### **DEVELOPER PROGRAMS**

- **Development Impact Fee Exemption for Affordable Housing** (county funding)  
Provides exemption for payment of library and school impact fees for qualifying non profits
- **Deferred Loan Program** (county funding)  
Provides -0-% deferred loans to qualifying non- profit/public agency for capital/gap funding to create affordable housing
- **Payment in Lieu of Taxes (PILOT) Program** (county funded)  
Provides reduction in property taxes to qualifying non- profit/public agency as demonstration of local support

### **OTHER SERVICES AND PROGRAMS**

- **Frederick County Livability Code for Renters** (county funding)  
Complaint based code for renters living in units not meeting property code or with unsafe conditions. DHCD staff administers and enforces.
- **Service Linked Housing Program** (state funding)

Provides pass through funding to local service providers, Frederick Community Action Agency and Advocates for Homeless Families, Inc., for housing counselors to link homeless or about to be homeless with services

- **Emergency Shelter Grant** (federal funding)  
Provides pass through funding to local service providers, Heartly House, Inc., and Advocates for Homeless Families, Inc., to operate emergency shelters
- DHCD staff services the Board of County Commissioners (BOCC) **Housing Initiative Fund (HIF) Loan Portfolio**. The HIF was created to provide deferred loans to create and preserve affordable housing. Fund balance at April 2011 is \$4.8 Million. Servicing of 377 loans includes collection of insurance, verification of primary residency; receiving paybacks; collection on repayment agreements; preparation of Certificates of Satisfaction, recordation of released liens; internal record keeping; and addressing legal issues.
- Staff also services the **Neighborhood Conservation Initiative (NCI)** Loan Portfolio, a stimulus Grant of \$1.5 Million to assist 79 Frederick County residents purchase foreclosed homes. Loan servicing is ongoing and repayment due on sale or transfer back to a revolving loan fund.
- DHCD serves as a **Resource and Referral Center** to Frederick County residents, maintaining and providing the public with up to date listings and information on assisted and market rate rental housing, shelters, transitional housing and other housing related resources.
- DHCD staff serves as liaison to the **Affordable Housing Council (AHC)** whose purpose is to support the growth of the affordable housing throughout Frederick County, including all municipalities. AHC membership consists of elected officials from the County, City and Municipalities and a cross section of citizens representing consumers, non profits, the religious community, private industry and at large members. AHC advocacy is accomplished by providing advice to both elected officials and professional staff regarding modification or creation of laws or regulations relating to the growth of affordable housing.
- DHCD is a collaborator with community partners in the provision of housing through **Roof Raising** projects, whereby replacement homes are provided to low income Frederick County Homeowners residing in substandard living conditions. Local partners include Habitat for Humanity of Frederick County, the Housing Trust of Frederick County, Inc., the Builders Association of Frederick County and numerous community volunteers.

As funds become available through grants, revolving loan funds, or BOCC appropriations, web site announcements at [www.frederickcountymd.gov/housing](http://www.frederickcountymd.gov/housing) and press releases are published to announce the availability of funding.

## EQUAL HOUSING OPPORTUNITY